

CUSTOMER GRIEVANCE REDRESSAL PROCEDURE

LEVEL 1: CUSTOMER SUPPORT DEPARTMENT

Customer can lodge their grievance through any of the following channels:

- **Chat:** Via 'Help Centre' section on the Company's website or on the Navi App
- **Email Support:** cashloan.help@navi.com / homeloans@navi.com
- **Helpline Phone Number:** (+91) 8147544555



If unsatisfied / unresolved

LEVEL 2: GRIEVANCE REDRESSAL OFFICER (1st Escalation Level)

Customer can escalate to the designated Grievance Redressal Officers (GRO):

GRO - Digital Lending App (DLA):

- Name: Vatsal Karnani (gro.navifinserv@navi.com)

GRO - Lending Service Provider (LSP):

- Name: Bikram Ado (grievance.nfpl@navi.com)



If unsatisfied / unresolved

LEVEL 3: PRINCIPAL NODAL OFFICER (2nd Escalation Level)

Principal Nodal Officer: Mr. Aaditya Pagar | Email: nodaloffice@navi.com



INTERNAL OMBUDSMAN (IO)

- **Senior Level Review:** If a complaint is proposed to be partially resolved or wholly rejected, it is automatically routed via CRM to a Senior level official for review.
- **IO Review:** The complaint is then moved to IO for an independent review before final communication.



EXTERNAL ESCALATION TRIGGER

30-Day Escalation Standard: If your complaint remains unresolved within 30 days of initial lodging, or if you are dissatisfied with the final outcome communicated after the Internal Ombudsman review, you may approach the Reserve Bank of India.



LEVEL 4: RBI INTEGRATED OMBUDSMAN

Lodge a complaint under the Reserve Bank - Integrated Ombudsman Scheme (RB-IOS):

Physical Postal Address: Centralised Receipt & Processing Centre (CRPC), Reserve Bank of India, 4th Floor, Sector-17, Central Vista, Chandigarh - 160017

Online Portal (CMS): <https://cms.rbi.org.in>